

COMPLAINTS HANDLING PROCEDURE

Milford Financial Services Limited is regulated by the Central Bank of Ireland.

As part of our Central Bank regulation, we are required to have a procedure to handle complaints received from our customers. We are required to make a copy of this procedure available on our website. If a customer requests a printed copy of this procedure we will provide it in that format.

While Milford Financial Services Limited is committed to providing excellent customer service and to always acting in the best interests of our customers, we recognise that that from time to time our customers may wish to raise a complaint.

The Central Bank's Consumer Protection Code defines a complaint as:

"an expression of grievance or dissatisfaction by a consumer, either orally or in writing, in connection with a) the provision or the offer of the provision of a product or service to a consumer by a regulated entity; or b) the failure or refusal of a regulated entity to provide a product or service to a consumer".

In handling complaints our objective is:

- 1) To respond in a courteous, timely and fair manner.
- 2) To address the specific issues raised by our customers and, where appropriate, update our procedures to avoid re-occurrence of problems.
- 3) To try to achieve a situation where our customer feels we have addressed the complaint, but if they remain dissatisfied with the outcome of our efforts, to ensure that they are notified of the right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO).

Who to direct your complaint to

While we accept complaints orally (by telephone or in person) we recommend that complaints be made in writing (by letter or email) to ensure that we fully understand the complaint and to allow the customer to provide any supporting documentation they want to include. We treat all complaints received orally in the same way as if they were received in writing.

Complaints should be sent to: Rory Hennessy

Email: rory@milfordfinancialservices.ie

Post: Office 5, Presentation Place, Tullow Street, Carlow R93 A9T3

Telephone: 087 6283743

How we will handle your complaint

We aim to resolve all complaints, to our customers' satisfaction, as quickly as we can and within 5 working days. We will only consider a complaint resolved within that timeframe if the customer confirms that it has been dealt to their satisfaction.

If we are unable to resolve a complaint within 5 working days we will take the following steps:

- 1) We will confirm, in writing, within 5 working days that we have received the complaint. This will be by email if we have an email address. In addition to confirming receipt, we will:
 - Provide a copy of this Complaints Procedure
 - Include the contact details of the person who will be responsible for investigating the complaint
 - Notify the customer of the timeframe to reply to the complaint. While we try to reply to all complaints promptly it may take up to 40 working days and if this may be the case we will let our customer know this up front.
 - Provide contact details for the FSPO and let our customer know that if they are not satisfied with our response to the complaint, they can refer it to the FSPO whose contact details are:
Address: Lincoln House, Lincoln Place, Dublin 2, D02 VH29.
Phone: +353 1 567 7000
Email: info@fspo.ie
- 2) We will investigate the complaint as quickly as possible and will provide an update on our progress at intervals of not greater than 20 days starting from the date on which the complaint is made.
- 3) When we have completed our investigation, we will provide a detailed written response summarising our investigation and conclusions and, where applicable, providing the details of any offer or settlement being made. We will also remind our customer that if they are not satisfied with our response they may refer the complaint to the FSPO and we will provide the FSPO's contact details.
- 4) We aim to investigate and resolve all complaints within 40 working days. If this is not possible, we will update our customer after 40 days including details of when we expect to complete our investigation. We will also advise that the complaint may be referred to the FSPO at that time.